

# RAYMOND JAMES®

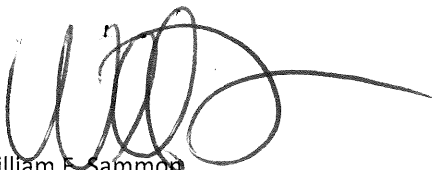
April 20, 2015

OTC Markets Group  
100 M Street SE, Suite 220  
Washington, D.C. 20003

As a member of the OTCQX Banks, a public financial marketplace designed to meet the needs of investors in and issuers of community bank stocks. Town Center Bank's Corporate Broker, Raymond James & Associates has reviewed Town Center Bank's most recent disclosure filed with the OTC Disclosure and News Service, including their audited annual report. Raymond James, in its role as Town Center Bank's Corporate Broker, is able to provide guidance on trading TCNB stock as well as help facilitate relationships with institutional investors, investment bankers, or other key market participants.

Raymond James is a U.S. registered broker-dealer and a member in good standing with FINRA. Raymond James is not currently subject to any sanctions resulting from any disciplinary actions from any government securities regulator or self-regulatory organization that would prohibit or restrict our ability to serve as Corporate Broker. Raymond James has been approved by OTC Markets Group to serve as a Corporate Broker and continues to satisfy the standards set forth in the *Application to Serve as a Corporate Broker*. Without reservation, Raymond James is competent and able to exercise independent judgment as the TCNB Corporate Broker. Should you have any questions, please reach out to me using the contact information below.

Regards,



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Disclaimer: As applicable, this letter may only be relied upon by OTC Markets Group for purposes of qualification or continued qualification for trading of TCNB securities on OTCQX.